

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:)	
KENYA FITZGERALD WILDER)	
SSN: XXX-XX-4311)	Case No. 19-40840-399
AMANDA KATHLEEN WILDER)	Chapter 13
SSN: XXX-XX-3103)	Hearing Date: 4/3/2019
)	Hearing Time: 10:00 a.m.
Debtor(s))	Hearing Loc: Courtroom 5-North
)	111 S 10 th St., Saint Louis, MO 63101

CHAPTER 13 PLAN

1.1	A limit on the dollar amount of a secured claim, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included <input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest.	<input type="checkbox"/> Included <input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions set out in Part 5.	<input type="checkbox"/> Included <input checked="" type="checkbox"/> Not Included

Part 1. NOTICES

TO DEBTORS: This form sets out options that may be appropriate in some cases, but the presence of an option does not indicate that the option is appropriate in your circumstances or that it is permissible in the Eastern District of Missouri. **Plans that do not comply with local rules and judicial rulings may not be confirmable.**

TO CREDITORS: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment, you or your attorney must file an objection to confirmation in accordance with the Eastern District of Missouri Local Bankruptcy Rule 3015. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. **YOU MUST FILE A TIMELY PROOF OF CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED IN THE PLAN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM.**

Part 2. PLAN PAYMENTS AND LENGTH OF PLAN

2.1 Plan Payments. Debtor is to make regular payments to the Chapter 13 Trustee as follows: (complete one of the following payment options)

(A) \$ 230.00 per month for 60 months.

(B) \$ _____ per month for _____ months, then \$ _____ per month for _____ months, then \$ _____ per month for _____ months.

(C) A total of \$_____ through _____, then \$_____ per month for _____ months beginning with the payment due in _____, 20_____.

2.2 **Tax Refunds.** Within fourteen days after filing federal and state income tax returns, Debtor shall provide the Chapter 13 Trustee with a copy of each return required to be filed during the life of the plan. The Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit (EIC) and Additional Child Tax Credit, each year.

2.3 **Additional Lump Sums.** Debtor shall send additional lump sum(s) consisting of _____, if any, to be paid to the Trustee.

Part 3. DISBURSEMENTS

Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee will be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 3.5 and fees in paragraph 3.6, those funds may be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:

3.1 **Trustee.** Pay Trustee a percentage fee as allowed by law.

3.2 **Executory Contract/Lease Arrearages.** Trustee will cure pre-petition arrearage on any executory contract accepted in paragraphs 3.3(A) or (B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD (6 months or less)
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3.3 **Pay the following sub-paragraphs concurrently:**

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments (which the Debtor shall pay) in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT
---------------	-----------------

(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments (which the Trustee shall pay) in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
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(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate, other than Debtor's residence.)** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time

of filing to be cured in paragraph 3.5(A). Trustee shall make payments in the amount listed below or as adjusted by the creditor under terms of the loan agreement.

CREDITOR NAME	MONTHLY PAYMENT
---------------	-----------------

(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence shall be paid at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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(E) **DSO Claims in equal installments.** Pay pre-petition domestic support obligation arrears (not provided for elsewhere in the plan) in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
		6.75%

3.4 **Attorney Fees.** Pay Debtor's attorney \$ 1,950.00 in equal monthly payments over 18 months (no less than 18 months). Any additional fees allowed by the Court shall be paid pursuant to paragraph 3.6 below. [See procedures manual for limitations on use of this paragraph]

3.5 **Pay the following sub-paragraphs concurrently:**

(A) **Pre-petition arrears on secured claims paid in paragraph 3.3.** Pay pre-petition arrearage on debts paid under paragraphs 3.3(C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
		48 Months	6.75%

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with 6.75 % interest:

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
		60 Months	

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with 6.75 % interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 3.9(A), estimated as set forth below. If no period is set forth below for a claim to be paid under this paragraph, the claim will be paid over the plan length.

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
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(D) **Co-debtor debt paid in equal monthly installments.** The following co-debtor claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, such claim(s) shall be paid in equal monthly installments over the period and with interest as identified below:

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
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(E) **Post Petition Fees and Costs.** Pay any post-petition fees and costs as identified in a notice filed pursuant to Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

3.6 **Additional Attorney Fees.** Pay \$2,400.00 of Debtor's attorney's fees and any additional Debtor's attorney's fees allowed by the Court.

3.7 **Pay sub-paragraphs concurrently:**

(A) **Unsecured Co-debtor Guaranteed Claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below:

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, will be paid a fixed amount with the balance to be owed by Debtor(s) after completion of the Plan, pursuant to §§ 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s):

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE
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3.8 **Priority Claims.** Pay priority claims allowed under § 507 that are not addressed elsewhere in the plan in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
IRS	\$7,601.51
Mo DOR	\$876.00

3.9 **Pay the following sub-paragraphs concurrently:**

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed: \$211,860.04. Amount required to be paid to non-priority unsecured creditors as determined by §1325(a)(4) hypothetical Chapter 7 liquidation calculation: \$0.00. Amount required to be paid to nonpriority unsecured creditors as determined by §1325(b) calculation: \$0.00. Debtor guarantees a minimum of \$_0_ (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s). (Choose one).

- ☐ Any deficiency shall be paid as non-priority unsecured debt.
- ☐ The Trustee shall stop payment on the creditor's claim until such time as the creditor files an amended claim showing the secured and unsecured deficiency (if any) still owed after sale of the surrendered collateral.

CREDITOR

COLLATERAL

(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance will be paid as non-priority unsecured debt:

CREDITOR

CONTRACT/LEASE

Part 4. OTHER STANDARD PLAN PROVISIONS

4.1 Absent a specific order of the Court to the contrary, the Chapter 13 Trustee, rather than the Debtor, will make all pre-confirmation disbursements pursuant to § 1326(a).

4.2 All creditors entitled to pre-confirmation disbursements, including lease creditors, must file a proof of claim to be entitled to receive payments from the Chapter 13 Trustee.

4.3 The proof of claim shall control the valuation of collateral and any valuation stated in the plan shall not be binding on the creditor.

4.4 The Trustee, in the Trustee's sole discretion, may determine to reserve funds for payment to any creditor secured by a mortgage on real estate pending filing of a claim.

4.5 Any post-petition claims filed and allowed under § 1305 may be paid through the plan.

4.6 Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

4.7 All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under § 1328. However, Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the court enters an order granting Debtor's request to avoid the liens.

4.8 Any pledged credit union shares or certificates of deposit held by any bank shall be

Part 5. NONSTANDARD PLAN PROVISIONS

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box “included” in Part 1 of this Plan:

5.1 _____

5.2 _____

5.3 _____

Part 6. VESTING OF PROPERTY OF THE ESTATE

6.1 Title to Debtor's property shall re-vest in Debtor(s) upon confirmation.

Part 7. CERTIFICATION

The debtor(s) and debtor(s) attorney, if any, certifies that the wording and order of the provisions in this Plan are identical to those contained in Official Local Form 13 of the Eastern District of Missouri, other than any Nonstandard Plan Provisions in Part 5.

DATE: 03/14/2019 DEBTOR: /s/Kenya Fitzgerald Wilder
Kenya Fitzgerald Wilder

DATE: 03/14/2019 DEBTOR: /s/Amanda Kathleen Wilder
Amanda Kathleen Wilder

DATE: 03/14/2019 /s/David R. Keesee
David R. Keesee #MO 34667
Attorney for Debtor(s)
Keesee & Associates
4144 Lindell Blvd., Ste. 207
Saint Louis, MO 63108
(314)535-6870
Fax: (314)535-3649
Email: klbk@sbcglobal.net

Certificate Of Service

I certify that a true and correct copy of the foregoing Chapter 13 Plan was filed electronically on March 14, 2019 with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing Chapter 13 Plan was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to the parties listed below on March 14, 2019:

ADT Securities
14200 E Exposition Ave
Aurora, CO 80012

Afini
PO Box 3517
Bloomington, IL 61702-3517

Amcol Systems
111 Lancewood Rd
Columbia, SC 29210-7523

Anheuser Busch EMP C U
1001 Lynch Street
Saint Louis, MO 63118-1818

Arch Advanced Pain Management PC
830 Waterbury Falls Dr #202
O' Fallon, MO 63368

Army & Air Force Exchange Services
507 Prudential Road
C/O Tranworld Systems Inc.
Horsham, PA 19044

Army/Air Force Exchange
PO Box 650410
Dallas, TX 75265-0410

Associated Pathologies
PO Box 198988 C/O Frost - Arnett Co
Nashville, TN 37219-8988

AT T
PO Box 3097 C/O AFNI
Bloomington, IL 61702-3097

AT T
PO Box 3517 C/O AFNI, Inc.
Bloomington, IL 61702-3517

Brentwood Pediatrics PC
1600 South Brentwood Blvd, Ste 100
Saint Louis, MO 63144

CACH
4340 S. Monaco St., Suite 400
C/O Fresh View Solutions
Denver, CO 80237

Cadinal Glennon Children's Hospital
2135 E Primrose Suite Q
C/O Transworld Systems Inc.
Springfield, MO 65804

Capital One Bank USA NA
PO Box 30281
Salt Lake City, UT 84130

Capital One Bank USA NA
PO Box 30281
Salt Lake City, UT 84130-0281

Capital One Natl Assoc
PO Box 30281
Salt Lake City, UT 84130

Capital One Ntl Assoc
PO Box 26030
Richmond, VA 23260-6030

Capital One Visa
C/O TSYS Debt Mgmt
PO Box 5155
Norcross, GA 30091-5155

Cardinal Glennon Children's Hospital
2135 E Primrose Suite Q
C/O Transworld System Inc.
Springfield, MO 65804

Cardinal Glennon Childrens Medical Cente
1145 Corporate Lake Drive
SSM Health Care ST. Louis
Saint Louis, MO 63132

Cash Call
One City Boulevard West, Suite 102
Orange, CA 92868

Cash Call
PO Box 66007
Anaheim, CA 92816

Cash Net
175 West Jackson, Suite 1000
Chicago, IL 60604

CCS/First National Bank
500 E 60th St N
Sioux Falls, SD 57104-0478

CCS/First Savings Bank
500 E 60th ST E
Sioux Falls, SD 57104

Cenclar
PO Box 77404
Ewing, NJ 08628-6404

Chase BP
PO Box 15298
Wilmington, DE 19850

CitiMortgage
PO Box 6243
Sioux Falls, SD 57117-6243

CitiMortgage
PO Box 688971
Des Moines, IA 50368-8791

CitiMortgage Inc
PO Box 9438
Gaithersburg, MD 20898-9438

CitiMortgage, Inc.
1000 Technology Dr
O'Fallon, MO 63368-2239

CitiMortgage, Inc.
Customer Research Team
PO Box 10002
Hagerstown, MD 21747-0002

Clarkson Eyecare
PO Box 5 C/O Day And Knight Associate
Grover, MO 63040-0005

Collector Of Revenue
41 S Central Ave
Saint Louis, MO 63105-1719

Collector Of Revenue
41 S Central, 9th Floor
C/O Robert C. Moore
Saint Louis, MO 63105

Colon Rectal Health Center
2333 Grissom Dr
C/O Consumer Collection MGNT
Saint Louis, MO 63146-3322

Colon Rectal Health Center
PO Box 1839 C/O Consumer Collection Mana
Maryland Heights, MO 63043-6839

Comenity Bank/Lane Bryant
PO Box 182789
Columbus, OH 43218-2789

Cortrust Bank
500 E 60th St N
Sioux Falls, SD 57104-0478

Cortrust Bank
PO Box 7030
Mitchell, SD 57301-7030

Credit First Natl Assoc
PO Box 81315
Cleveland, OH 44181-0315

Credit First/Firestone
PO Box 81307
Cleveland, OH 44181-0307

Credit One Bank
PO Box 98873
Las Vegas, NV 89193-8873

Credit One Bank
PO Box 98872
Las Vegas, NV 89193-8872

CSS/Cortrust Bank
500 E 60th St N
Sioux Falls, SD 57104

Depaul Health Center
POB 15270 C/O Transworld Systems
Wilmington, DE 19850

DePaul Health Center
PO Box 15270 C/O Transworld Sys Inc/55
Wilmington, DE 19850

DePaul Health Center
PO Box 15270 C/O Transworld Sys Inc/55
Wilmington, DE 19850-5270

Depaul Health Center
507 Prudential Rd
C/O Transworld Systems, Inc.
Horsham, PA 19044-2308

Dr. Jame Strum
830 Waterbury Falls Dr
D/B/A Arch Advance Pain Management
O' Fallon, MO 63368

Dr. James Bartlesmeyer
621 S. New Ballas Rd., Suite 2007B
Midwest Maternal-Fetal Medicine
Saint Louis, MO 63141

DR. Steven Abbadesa, DO
2315 Dougherty Ferry Rd. #107
Kirkwood, MO 63122

Dr. Thomas Myles, MD
1031 Bellevue Ave #400
Saint Louis, MO 63117

Elevate
4150 International Plaza, Suite 300
Fort Worth, TX 76109

First National Credit CA
500 E 60th St N
Sioux Falls, SD 57104-0478

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104-4824

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107-0145

First Savings Credit Car
500 E 60th St N
Sioux Falls, SD 57104

First Savings Credit Card
PO Box 852039 C/O RGS
Richardson, TX 75085

GE CA
120 Corporate Blvd Ste 100
C/O Portfolio Recovery Assoc
Norfolk, VA 23502-4962

GE Capital Retail Bank
8875 Areo Dr, Suite 200
C/O Midland Funding LLC
San Diego, CA 92123

GE Capital Retail Bank
120 Corporate Blvd C/O Portfolio Recover
Norfolk, VA 23502

Ginny's
1112 7th Avenue
Monroe, WI 53566-1364

Ginny's
1112 7th Avenue PO Box 2816
Monroe, WI 53566-1364

Internal Revenue Service
P.O. Box 7346
Correspondence For Bankruptcy
Philadelphia, PA 19101-7346

Jefferson Capital Systems LLC
PO Box 7999
Saint Cloud, MN 56302-7999

Mercy Clinic East Communities
PO Box 504655
Saint Louis, MO 63150-4655

Mercy Clinic East Communities
PO Box 2580 -East
Springfield, MO 65801

Merrick Bank
PO Box 1500
Draper, UT 84020-1500

Merrick Bank
PO Box 9201
Old Bethpage, NY 11804-9001

Merrick Bank
10705 S Jordan Gateway Ste 200
South Jordan, UT 84095

Mertopolitan ST. Louis Sewer District
PO Box 437
St. Louis, MO 63166-0437

Meta Bank
8875 Aero Dr., Ste. 200
C/O Midland Funding
San Diego, CA 92123

Midland Credit Management
8875 Aero Dr Ste 200
San Diego, CA 92123-2255

Midland Funding LLC
221 Bolivar Street
CSC Lawyers Inc Service Co

Midland Funding LLC
1000 Camera Ave C/O David Reid Gamache
Saint Louis, MO 63126

Military Star
3911 S Walton Walker Blvd
Army Airforce Exchange
Dallas, TX 75236

Millsap & Singer
612 Spirit Dr
Chesterfield, MO 63005-1259

Mind Care Associates, LLC
777 Craig Rd., Suite 120
Creve Coeur, MO 63141-7133

Missouri Department Of Hig
205 Jefferson Street
Jefferson City, MO 65101-2901

Missouri Department Of Higher Education
PO Box 1469 205 Jefferson Street
Jefferson City, MO 65102-1469

Missouri Department Of Revenue
P O Box 385 Taxation Division
Jefferson City, MO 65105-0385

Missouri Higher ED
PO Box 7878
Madison, WI 53707-7878

Missouri Higher Educ Loan
633 Spirit Drive
Chesterfield, MO 63005-1243

Missouri Higher Education Loan
PO Box 7878
C/O Mass Dept Of Higher Education
Madison, WI 53707

Missouri-Coord BD Of HI-ED
PO Box 52838
Jacksonville, FL 32201-2838

MOHELA
14528 S Outer 40 Rd
Chesterfield, MO 63017-5785

Mohela/Missouri Student Loans
633 Spirit Drive
Chesterfield, MO 63005

MSD
225 South Meramec, Suite 1220
C/O Gusdorf Law Firm, LLC
Saint Louis, MO 63105

MSD
225 S Meramec Ste 1220
C/O Randall Eliot Gusdorf
Clayton, MO 63105

MSD
2350 Market Street
Saint Louis, MO 63103-2555

Pathgroup
555 N. New Ballas Rd
Saint Louis, MO 63141

Personal Finance Company
3983 Mexico Rd
Saint Peters, MO 63376-6408

Personal Finance Company
19065 Hickory Creek Rd
Mokena, IL 60448

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk, VA 23541-1067

Portfolio Recovery Associates, LLC
300 N. Dakota Avenue, Suite 511
C/O Rausch Strum Isreal Enerson & Hornik
Sioux Falls, SD 57104

Rickman & Rickman
PO Box 21625 111 Lancewood Rd
Columbia, SC 29210

Rise
4150 International Plaza, Suite 300
Fort Worth, TX 76109

Robert C. Moore
41 S Central Ave Fl 9
Saint Louis, MO 63105-1759

S. Vic Glogovac, MD
12255 Depaul Drive, Suite 165
Bridgeton, MO 63044-2510

SLU CARE
700 Goddard Ave
C/O Account Resolution Corpo
Chesterfield, MO 63005

SLUCare
17600 Chesterfield Airport Rd Ste 201
C/O Account Resolution Corp
Cheswterfield, MO 63005

Spotloan
PO Box 927
Palatine, IL 60078-0927

SSM Depaul Health Center
1145 Corporate Lake Drive
St. Louis, MO 63132

SSM Depaul Health Center
1145 Corporate Lake Dr
Saint Louis, MO 63132

SSM DPH Centers For Diagnostic Imaging
1145 Corporate Lake Drive
St. Louis, MO 63132

SSM Health Care
1145 Corporate Lake Drive
Attn: Financial Assistance (PFO)
ST. Louis, MO 63132

SSM Health: Patient Business Services
1145 Corporate Lake Drive
Attn: Financial Assistance(PFO)
St. Louis, MO 63132

SSM Health: Patient Business Services
PO Box 28205
Attn: Financial Assistance(PFO)
St. Louis, MO 63132

SSM Healthcare Cardinal Glennon
1145 Corporate Lake Drive
Saint Louis, MO 63132

SSM Physical Therapy
4716 Gettysburgh Road
Mechanicsburgh, PA 17055

SSM Select Rehab St. Louis, LLC
3572 Solutions Center
Chicago, IL 60677-3005

SSM St. Mary's Health Center
6420 Clayton Rd
Richmond Heights, MO 63117

SSMHealth
1145 Corporate Lake Drive
DePaul Health Center
St. Louis, MO 63132

ST LUKES HOSPITAL
PO Box 1839
C/O Consumer Collection Mangement Inc.
Maryland Heights, MO 63043-1839

St. John's Mercy Hospital
PO Box 212269 C/O Rickman & Rickman
Columbia, SC 29221

St. John's Mercy Hospitan
PO Box 212269 C/O Rickman & Rickman
Columbia, SC 29221

St. Joseph Health Center
300 First Capitol Drive
Saint Charles, MO 63301

St. Luke's Hospital
P.O. Box 5238 C/O Computer Credit, Inc
Winston-Salem, NC 27113-5238

St. Luke's Physician Specialists
700 Spirit Of St. Louis Blvd., Ste A
C/O Meehan Law, LLC
Chesterfield, MO 63005-1025

STLMC CHILDRENS HEART CTR
1730 E. Portland Street
Attention: Mercy Customer Service Manage
Springfield, MO 65804-1311

Swiss Colony
1112 7th Ave
Monroe, WI 53566

SYNCB/Care Credit
PO Box 965036
Orlando, FL 63896

SYNCB/SAMS
PO Box 965005
Orlando, FL 32896-5005

SYNCB/WAL-MART
PO Box 965024
Orlando, FL 32896-5024

Synchrony Bank
120 Corporate Blvd., Ste. 100
C/O Portfolio Recovery Associates
Norfolk, VA 23502-4962

Synchrony Bank
120 Corporate Blvd., Ste. 100
C/O Portfolio Recovery Associates
Norfolk, VA 23502

Timothy A Schaible
PO Box 573
C/O KDH Financial Systems, Inc.
Winter Haven, FL 33882

Transworld System Inc. -SBEND
PO Box 15270
Wilmington, DE 19850

Transworld Systems, Inc.
507 Prudential Rd
Horsham, PA 19044-2308

WebBank/Fingerhut Credit
6250 Ridgewood Road
St. Cloud, MN 56303-0820

WebBank/Fingerhut Credit
6250 Ridgewood Road
St. Cloud, MN 56303

Weinstein & Riley PC
2001 Western Ave Ste 400
Seattle, WA 98121-3132

/s/David R. Keese
David R. Keese